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PATENT  
Attorney Docket No.: 020375-022010US

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larsen/  
Connie Larson

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lynn Holm-Blagg et al.

Application No.: 10/025,092

Filed: December 19, 2001

For: FINANCIAL TRANSACTION  
ACCOUNT USAGE PARAMETER  
ACCESS AND CONTROL METHOD

Customer No.: 20350

Confirmation No. 5079

Examiner: Alain L. Bashore

Technology Center/Art Unit: 2161

RESPONSE TO RESTRICTION  
REQUIREMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 24, 2007, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 4 of this paper.